

**REMARKS**

This paper is responsive to the Office Action mailed on March 19, 2003 (Paper No. 16), which Office Action was made final. Entry of this Amendment to place the claims in better form for an appeal is respectfully requested.

Assuming entry of the amendments set forth in this Paper, the status of the claims is as follows:

<b>Amended:</b>	21 and 22
<b>Cancelled:</b>	None
<b>New:</b>	None
<b>Pending:</b>	1-22
<b>Allowed:</b>	None

**Claims**

Claims 1-22 were pending. Claims 1-22 stand rejected.

Claims 21 and 22 have been amended to more clearly define the invention. No new matter is added.

**Support**

Support for the amendments to the claims is as set forth herein. Specifically, support for the recitation “an outstanding installment loan account” may be found in the specification at, for example, page 2, lines 23-27. No new matter is added.

**Claim Rejections under 35 U.S.C. § 112**

Claims 21 and 22 stand rejected under 35 U.S.C. § 112, first paragraph, as containing new matter. Specifically, the Examiner asserts that

[r]espectively at lines 5-6 and at line 2, “pre-existing” is new matter.

Without conceding the validity of this rejection, Applicant has elected to present the invention in different terms, which terms obviate the asserted basis for this rejection. Specifically, Applicant

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has elected to replace "a pre-existing loan" with --an outstanding installment loan account--.  
Reconsideration and withdrawal of this rejection are respectfully requested.

**FEE DEFICIENCY**

- If an additional extension of time is deemed required for consideration of this paper,  
please consider this paper to comprise a petition for such an additional extension of time;  
The Commissioner is hereby authorized to charge the fee for any such extension to  
Deposit Account No. 04-0480.
- and/or**
- If any additional fee is required for consideration of this paper, please charge Account  
No. 04-0480.

**Closing Remarks**

Applicant thanks the Examiner for the Office Action and believes this response will place  
the claims into better form for an appeal.

Respectfully submitted,



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